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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is on	Eric First name	First name
your government-issued picture identification (for example, your driver's	mment-issued ntification (for vour driver's Owens	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 9000	xxx - xx
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Eric First Name	Middle Name Last Name	Case number (if known)
	i ii st ivaine	Wilder Valle Last Ivalle	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		513 W 103st Number Street	Number Street
		Chicago Illinois 60628	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Eric		Owens	Case number (if kn	own)
	First Name	Middle Name	Last Name		
Pa	Tell the Court Abo	ut Your Bankruptcy Ca	ise		
7.	The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice Re</i> D)). Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details about he cashier's check, or may pay with a cred  I need to pay the feat and individuals to Pay Y  I request that my feat it is not the official poverty by you choose this opti	how you may pay. Typically, if money order. If your attorney is dit card or check with a pre-prince in installments. If you choow your Filing Fee in Installments are be waived (You may request required to, waive your fee, a line that applies to your family	you are paying the submitting your nted address. se this option, signofficial Form 103 st this option only and may do so on size and you are to submitted.	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney on and attach the <i>Application for</i> BA).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	V No.  Yes. District  District  District	Whe	MM / DD / YYYY  an  MM / DD / YYYY	Case number  Case number  Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	Whe Whe	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11.	Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment line 12. t <i>Initial Statement About an Evictio</i> ankruptcy petition.		st You (Form 101A) and file it with

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Debtor 1 Eric Owens Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Eric Owens Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. The law requires that Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Eric	Middle News	Owens	Case number (if know	<u> </u>		
First Name  Part 6: Answer These Que	Middle Name estions for Reporting	Last Name				
16. What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.</li> <li>16c. State the type of debts you owe that are not consumer debts or business debts.</li> </ul>					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing un			operty is excluded and administrative ed creditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,00	00-5,000 01-10,000 001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 mi	00	000,001-\$10 million ,000,001-\$50 million ,000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 mi	00	000,001-\$10 million ,000,001-\$50 million ,000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below						
For you  I have examined this petition, and I declare under penalty of perjury that the information provided correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7 of title 11, United States Code. I understand the relief available under each chapter, and I choose under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to						
	out this document, I	have obtained and read t	he notice required by 11 U	.S.C. § 342(b).		
	· ·			Code, specified in this petition.		
	connection with a ba		in fines up to \$250,000, o	g money or property by fraud in r imprisonment for up to 20 years, or		
	/s/ Eric Owens		×			
	Signature of Debte	or 1	Signature of	Debtor 2		
	Executed on _	4/12/2018 MM / DD / YYYY	Executed of	on		

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Debtor 1 Eric		Owens	Case number (if k	nown)				
First Name	Middle Name	Last Name						
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the				
If you are not		debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I						
represented by an	. ,	have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.						
attorney, you do not	· ·	7, 7,						
need to file this page.	/s/ Hilary L Jabs		Date	4/12/2018				
	Signature of Attorney	for Debtor	MI	M / DD / YYYY				
	. <b>.</b>							
	Hilary L Jabs							
	Printed name							
	Semrad Law Firm							
	Firm name							
	11101 S. Western Ave	anua						
	Street	Silue						
	Chicago		Illinois	60643				
	City		State	Zip Code				
	Contact phone	3122234975	Email address	hjabs@semradlaw.com				
			_					
			Illinois					
	Bar number		State					

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Fill in this information to identify your case:							
Debtor 1	Eric		Owens				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number							
(If known)							

Check if this is an
amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$18,750.00
1b. Copy line 62, Total personal property, from Schedule A/B	
1c. Copy line 63, Total of all property on Schedule A/B	\$18,750.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$21,759.00
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$49,341.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$22,893.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Your total liabilities	\$93,993.00
Part 3: Summarize Your Income and Expenses	
atto. Cummunzo roui moome and expenses	
	\$2,263.73
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	

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Deb	otor 1 Eric		Owens	Case number (if known)						
	First Name	Middle Name	Last Name							
Part	4: Answer These Questions	s for Administrati	ve and Statistical Records							
6. <b>A</b>	are you filing for bankruptcy unde	r Chapters 7, 11, or	13?							
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
<u> </u>	✓ Yes.									
7. <b>W</b>	What kind of debt do you have?									
[			mer debts are those incurred by a ill out lines 8-10 for statistical purp	n individual primarily for a personal, poses. 28 U.S.C. § 159.						
	Your debts are not primarily of this form to the court with your		u have nothing to report on this p	part of the form. Check this box and su	bmit					
	From the Statement of Your Curr Form 122A-1 Line 11; OR, Form 12			r income from Official	\$2,767.92					
9.	Copy the following special cate	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:								
	From Part 4 on Schedule E/F, copy the following:			Total claim						
	9a. Domestic support obligations (	Copy line 6a.)		\$48,941.00						
	9b. Taxes and certain other debts	you owe the governn	nent. (Copy line 6b.)	\$400.00						
	9c. Claims for death or personal in	jury while you were ir	ntoxicated. (Copy line 6c.)	\$0.00						
	9e. Obligations arising out of a sepriority claims. (Copy line 6g.)	paration agreement or	r divorce that you did not report a	\$0.00						
	9f. Debts to pension or profit-shar									

\$49,341.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your case:			
Debtor 1	Eric	Owens		
Debtor 2	First Name Middle N	Name Last Name		
(Spouse, if fil	ing) First Name Middle N	Name Last Name		
United Sta	ates Bankruptcy Court for the: Northern	District of Illinois		
Case num	ber	(State)		
Officia	Il Form 106A/B		[	Check if this is an amended filing
Sched	dule A/B: Property			12/1
category v responsibl write your	where you think it fits best. Be as complete a e for supplying correct information. If more s name and case number (if known). Answer e	ist an asset only once. If an asset fits in more the ind accurate as possible. If two married people a space is needed, attach a separate sheet to this every question.  nd, or Other Real Estate You Own or Have	are filing together, both ard form. On the top of any ac	e equally
		in any residence, building, land, or similar prope		
<b>✓</b>	No. Go to Part 2			
	Yes. Where is the property?			
1.1	Street address, if available, or other description	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building	Do not deduct secured cl the amount of any secure Creditors Who Have Clain	ed claims on Schedule D:
		Condominium or cooperative  Manufactured or mobile home		Current value of the portion you own?
	Number Street  City State Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee sin the entireties, or a life	nple, tenancy by
		Who has an interest in the property? Check one.	Check if this is com	nmunity property
		Debtor 1 only	Ш	
		Debtor 2 only		
		Debtor 1 and Debtor 2 only		
		At least one of the debtors and another		
		Other information you wish to add about this i property identification number:	tem, such as local	
If you	own or have more than one, list here:			
1.2		What is the property? Check all that apply.  Single-family home	Do not deduct secured cl the amount of any secure	
1.2	Street address, if available, or other description	Duplex or multi-unit building	Creditors Who Have Clain	ns Secured by Property.
		Condominium or cooperative		Current value of the portion you own?
		Manufactured or mobile home	entire property:	portion you own:
	Number Street	Land	Describe the nature of	vour ownershin
		Investment property Timeshare	interest (such as fee sir	nple, tenancy by
	City State Zip Code	Other	the entireties, or a life	estate), ii known.
		Who has an interest in the property? Check	Check if this is com (see instructions)	nmunity property
		one.  Debtor 1 only		
		Debtor 2 only		
		Debtor 1 and Debtor 2 only		
		At least one of the debtors and another		
		Other information you wish to add about this i	tem, such as local	

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Debtor 1	Eric First Name	Middle Name	Owens Last Name	Case numbe	r (if known)	
1.3Stre	et address, if available, or ot		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add a	other	Check if this is co (see instructions)  such as local	mmunity property
	the dollar value of the po ve attached for Part 1. Wi	rtion you own for rite that number h	all of your entries from Part 1, inclinere.	uding any entrie	s for pages	
<b>Do you ow</b> you own t	hat someone else drives. If yours, trucks, tractors, sport ut	equitable interes you lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executo rcycles	-	-	
3.1	s Make Model: Year:	Chevrolet Impala 2013	Who has an interest in the propone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2013 Chevrolet Impala	56000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors are Check if this is community		Current value of the entire property? \$15775.00	Current value of the portion you own? \$15775.00
3.2	Make Model: Year:	Chevrolet Lumina 1999	who has an interest in the propose. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage:  Other information: 1999 Chevrolet Lumina	150000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an	d another	Current value of the entire property? \$375.00	Current value of the portion you own? \$375.00
			Check if this is community instructions)	property (see		

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3.3	Eric First Name	Middle Name	Owens Last Name	Case number	er (if known)	
5.5	Make Model: Year:		Who has an interest in the proone.  Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors a  Check if this is community instructions)			
3.4	Make Model: Year:		Who has an interest in the proone.  Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Pu ured claims on <i>Schedule L</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors a  Check if this is community instructions)			
$ldsymbol{\checkmark}$						
4.1	No Yes Make Model: Year:		Who has an interest in the proone.	operty? Check	the amount of any secu	ured claims on <i>Schedule L</i>
4.1	Yes Make Model:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community	ind another	the amount of any secu	ured claims on <i>Schedule</i> i
	Yes  Make Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	ind another y property (see	the amount of any secucreditors Who Have Classifications Current value of the entire property?  Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on Schedule in the portion you own?
	Yes  Make Model: Year: Approximate mileage: Other information:  Make Model:		one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors a  Check if this is community instructions)  Who has an interest in the proone.	ind another y property (see	the amount of any secucreditors Who Have Classifications Current value of the entire property?  Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on Schedule Is
	Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only	and another  y property (see  pperty? Check	the amount of any secucreditors Who Have Classifications who Have Classifications with the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classifications who Have Classifications with the entire property?	claims or exemptions. Pured claims on Schedule Laims Secured by Property.  Current value of the

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De	ebtor 1		Mi dalla Nassa		ens	Case number (if known)	
Pa	rt 3:	First Name  Describe Y	Middle Name our Personal and House		t Name		
			e any legal or equitable i		f the following ite	ems?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
		_	and furnishings liances, furniture, linens, china	, kitchenware			
<b>✓</b>	No						
	Yes. D	Describe					
		t <b>ronics</b> les: Television	s and radios; audio, video, ster	reo, and digital equi	ipment; computers, p	orinters, scanners; music	•
V		Describe	Cellphone				\$100.00
R	Colle	ctibles of val	IIA				
		les: Antiques a	and figurines; paintings, prints, in, or baseball card collections				
		Describe					
_							
		les: Sports, ph	rts and hobbies notographic, exercise, and othe s; carpentry tools; musical inst		t; bicycles, pool table	s, golf clubs, skis; canoes	
	No Voc. 1	Dog ovib o					1
Ш	Yes. L	Describe					
	<b>0. Fire</b> Examp		es, shotguns, ammunition, an	d related equipmen	t		
<b>✓</b>	No						1
Ш	Yes. L	Describe					
	<b>1. Clo</b> t Examp		clothes, furs, leather coats, des	signer wear, shoes,	accessories		
	No Voc. F	)oooribo	Min a Clathin a				
⊻	res. L	Describe	Misc. Clothing				\$2000.00
			ewelry, costume jewelry, enga er	gement rings, wedo	ding rings, heirloom je	ewelry, watches, gems,	
\ \	No Yes F	Describe	Misc. Jewelry				
Ľ			Wilder Cowony				\$500.00
		n-farm animal les: Dogs, cats	s, birds, horses				
	No	S					1
Ц	Yes. E	Describe					
1	4. Any	other persor	al and household items you	did not already lis	st, including any he	alth aids you did not list	
<b>✓</b>	No						
	Yes. D	Describe					
			llue of all of your entries fron number here		• •		\$2600.00

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Debto	or 1 Eric First Name	Middle Name	Owens Last Name	Case number (if known)	
Part 4			Last Name		
		/ legal or equitable interest	in any of the followi	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. <b>C</b>	amples: Money you ha	ve in your wallet, in your home, in	·	on hand when you file your petition  Cash:	
	and other similar in	avings, or other financial accounts stitutions. If you have multiple ac		hares in credit unions, brokerage houses, titution, list each.	
	☑ No ☑ Yes		Institution name:		
		17.1. Checking account: 17.2. Checking account:	Credit Union 1		\$0.00
		17.3. Savings account:	Credit Union 1		\$0.00
		<ul><li>17.4. Savings account:</li><li>17.5. Certificates of deposit:</li></ul>			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
		or publicly traded stocks investment accounts with broker	age firms, money market	accounts	
	Yes	Institution or issuer name:			
10					
	an LLC, partnership, a	-	ted and unincorporated	d businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Deb	tor 1 Eric	A Calalla Ni ann a	Owens	Case number (if known)	
20.		Middle Name  prate bonds and other negotiab nclude personal checks, cashiers'			
		ents are those you cannot transfer			
	Yes. Give specific information about them	Issuer name:			
21.	_		thrift savings accounts, c	or other pension or profit-sharing plans	
	No	Type of account:	Institution name:		
	✓ Yes. List each account	401(k) or similar plan:	Minnesota Life Insurance		\$0.00
	separately.	Pension plan:			
		IRA:			
		Retirement account:			-
		Keogh:			
		Additional account:			. ———
		Additional account:			
22.	Examples: Agreements vicompanies, or others	prepayments I deposits you have made so that with landlords, prepaid rent, public			
	✓ No  Yes		mondation manner		
	165	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for a	number of years)	
	✓ No	Issuer name and description:			
	Yes				
		_			
					<u> </u>

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Debt	or 1 Eric	Owens	Case number (if known)	
0.4	First Name	Middle Name Last Name		
24.	26 U.S.C. §§ 530(b)(1), 5	on IRA, in an account in a qualified ABLE progran 529A(b), and 529(b)(1).	i, or under a quanned state tuttion program.	
	✓ No			
	Institution Yes	name and description. Separately file the records of a	ny interests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or futuexercisable for your ber	ure interests in property (other than anything list	ed in line 1), and rights or powers	
	<b>✓</b> No			
	Yes. Describe			
	_			
26.	Patents, copyrights, tra	 demarks, trade secrets, and other intellectual p	roperty	
		in names, websites, proceeds from royalties and licen		
	<b>✓</b> No			
	Yes. Describe			
27.		nd other general intangibles		
		its, exclusive licenses, cooperative association holding	s, liquor licenses, professional licenses	
	✓ No  Yes. Describe			
	L res. Describe			
Mor	ney or property owed	to you?		Current value of the
Mor	ney or property owed	to you?		Current value of the portion you own?  Do not deduct secured
				portion you own?
	Tax refunds owed to you			portion you own? Do not deduct secured
	Tax refunds owed to you  ✓ No		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you  ✓ No  — Yes. Give specific info about them, incl	rmation luding whether	Federal:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
	Tax refunds owed to you  ✓ No  ✓ Yes. Give specific info	rmation luding whether the returns	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you  No Yes. Give specific info about them, incl you already filed and the tax years	rmation luding whether the returns		portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific info about them, incl you already filed and the tax years  Family support	rmation luding whether the returns	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific info about them, incl you already filed and the tax years  Family support	rmation luding whether the returns s	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific info about them, incl you already filed and the tax years  Family support Examples: Past due or lum	rmation luding whether the returns s	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific info about them, incl you already filed and the tax years  Family support  Examples: Past due or lum  No	rmation luding whether the returns s	State:  Local:  ntenance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific info about them, incl you already filed and the tax years  Family support  Examples: Past due or lum  No	rmation luding whether the returns s	State:  Local:  ntenance, divorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed to you  No Yes. Give specific info about them, incl you already filed and the tax years  Family support  Examples: Past due or lum  No	rmation luding whether the returns s	State:  Local:  ntenance, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific info about them, including you already filed and the tax years  Family support  Examples: Past due or lum  ✓ No  Yes. Give specific info	rmation luding whether the retums s  Inp sum alimony, spousal support, child support, main rmation	State:  Local:  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No Yes. Give specific info about them, incl you already filed and the tax years  Family support Examples: Past due or lum  No Yes. Give specific info  Other amounts someone	rmation luding whether the returns s	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No Yes. Give specific info about them, including you already filed and the tax years  Family support Examples: Past due or lum No Yes. Give specific info  Other amounts someone Examples: Unpaid wages,	rmation luding whether the retums s  Inp sum alimony, spousal support, child support, main rmation	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No Yes. Give specific info about them, including you already filed and the tax years  Family support Examples: Past due or lum No Yes. Give specific info  Other amounts someone Examples: Unpaid wages,	rmation luding whether the returns s	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No Yes. Give specific info about them, incl you already filed and the tax years  Family support  Examples: Past due or lum  No Yes. Give specific info  Other amounts someone  Examples: Unpaid wages, Social Security	rmation luding whether the returns s	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	tor 1 Eric	Owens	Case number (if known)	
	First Name Midd	dle Name Last Name		_
31.	Interests in insurance policies  Examples: Health, disability, or life insurar	nce; health savings account (HSA); credit, I	nomeowner's, or renter's insurance	
	✓ No  Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due yo If you are the beneficiary of a living trust, property because someone has died.	u from someone who has died expect proceeds from a life insurance police	ey, or are currently entitled to receive	
	Yes. Describe			
33.	Claims against third parties, whether Examples: Accidents, employment disput		a demand for payment	
	✓ No Yes. Describe			
34.	Other contingent and unliquidated cla to set off claims	aims of every nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe			
35.	Any financial assets you did not alread	dy list		
	Ves. Describe			
36.	Add the dollar value of all of your entr	ies from Part 4, including any entries fo		
Part	5. Describe Any Rusiness-Relate	ad Property You Own or Have an I	nterest In. List any real estate in Pa	rt 1
37.	_	able interest in any business-related pr		
07.	No. Go to Part 6. Yes. Go to line 38.	able interest in any basiless related pr	operty.	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions y	you already earned		
	No Yes. Describe			
39.	Office equipment, furnishings, and sup Examples: Business-related computers, s		achines, rugs, telephones, desks, chairs, ele	ctronic devices
	✓ No Yes. Describe			

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Deb	tor 1 Eric	Owens	Case number (if known)	
	First Name Middle Name	e Last Name		
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of you	ur trade	
	<b></b> No			
	Yes. Describe			
	Tes. Describe			
11	Inventory			
41.	inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them	-		
				_
43. (	Customer lists, mailing lists, or other compile	ations		
	<b>✓</b> No			
	Yes. Do your lists include personally identifi	iable information (as defined in 11 U	S.C. § 101(41A))?	
		(40 00	3 ( 4/) .	
	No			
	Yes. Describe			
	ш			
44.	Any business-related property you did not a	Iready list		
	□ No			
	<b>✓</b> No			
	Yes. Give specific			
	information			<del></del>
				<u> </u>
				<del></del>
				<u> </u>
				<u> </u>
45. A	dd the dollar value of all of your entries from	Part 5, including any entries for I	pages you have attached	
for Pa	art 5. Write that number here			
_	D	ial Fishing Dalated Doors arts	V 0 II It II	
Part	Describe Any Farm- and Commerc If you own or have an interest in farmland, list it		You Own or have an interest in.	
	ii you own or have an interest in familiand, list i	tiiii aiti.		
46.	Do you own or have any legal or equitable is	nterest in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
17	Form onimals			or exemptions
47.	Farm animals  Examples: Livestock, poultry, farm-raised fish			
	Examples. Livestoon, poultry, laith-taised lish			
	✓ No			
	Yes. Describe			

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Deb		wens	Case number (if known)	<u> </u>
		st Name		
48.	Crops-either growing or harvested			
	<b>✓</b> No			
	Yes. Describe			
49.	Farm and fishing equipment, implements, machinery, fixture	s. and tools of trade		
	□ No.	,		
	Yes. Describe			
	Tes. Describe			
50.	Farm and fishing supplies, chemicals, and feed			
	✓ No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you did n	ot already list		
	No	•		
	Yes. Describe			
	Too. Bosonbo			
52. A	dd the dollar value of all of your entries from Part 6, including	any entries for pages	you have attached	
	art 6. Write that number here			
			_	
Part	7: Describe All Property You Own or Have an Interes	et in That You Did N	at List Abovo	
	Do you have other property of any kind you did not already lis		Ot List Above	
33.	Examples: Season tickets, country club membership	51:		
	✓ No			1
	Yes. Give specific			<u> </u>
	information			
54. A	dd the dollar value of all of your entries from Part 7. Write tha	t number here		<u> </u>
Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2		<b>&gt;</b>	
50	and A Later Later Page 5			
	part 2 total vehicles, line 5	\$16150.00		
57. <b>F</b>	Part 3: Total personal and household items, line 15	\$2600.00		
58. <b>F</b>	Part 4: Total financial assets, line 36			
59.	Part 5: Total business-related property, line 45			
	Part 6: Total farm- and fishing-related property, line 52			
61.	Part 7: Total other property not listed, line 54			
62.	Total personal property. Add lines 56 through 61	\$18750.00		+ \$18750.00
			Copy personal property total	
				\$18750.00
63. <b>T</b>	otal of all property on Schedule A/B. Add line 55 + line 62			,

		Case 18-10730	Doc 1 Filed 04 Docur	4/12/18 ment F	Entered 04/12/18 10 Page 20 of 77	3:32:05	Desc Main
Fill	in this inforr	mation to identify your case:					
Del	otor 1	Eric		Owens			
<u>.</u>		First Name	Middle Name	Last Name	•		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name	)		
Uni	ited States B	ankruptcy Court for the: No	rthern Di	istrict of Illinois	6		
Cor	se number			(State	)		
	nown)						
Ot	fficial l	Form 106C			<u> </u>		Check if this is an amended filing
Sc	hedule	e C: The Propert	tv You Claim a	s Exem	ot		04/16
For stat the tax- und you	each item te a specif amount o exempt re ler a law t r exempti	fic dollar amount as exert fany applicable statutor etirement funds—may be that limits the exemption on would be limited to the tify the Property You Cla	as exempt, you must s mpt. Alternatively, you ry limit. Some exempti e unlimited in dollar a to a particular dollar ne applicable statutory aim as Exempt	specify the a u may claim tions—such amount. How amount and y amount.	as those for health aids, rivever, if you claim an exer the value of the property	of the prope ights to rece nption of 10	erty being exempted up to eive certain benefits, and
1.		of exemptions are you claim	= -		- ·		
		are claiming state and federa			C. § 522(b)(3)		
	You a	are claiming federal exempti	ons. 11 U.S.C. § 522(b)(2	2)			
2.	For any pi	roperty you list on Schedule	A/B that you claim as ex	xempt, fill in t	he information below.		
		cription of the property and thedule A/B that lists this	Current value of the portion you own		he exemption you claim	Specific	c laws that allow exemption
			Schedule A/B				

No Yes

Brief

Brief

description:

Line from Schedule A/B:

description:

Line from Schedule A/B:

Chevrolet Impala, 2013,

Chevrolet Lumina, 1999,

1999 Chevrolet Lumina

Are you claiming a homestead exemption of more than \$160,375?

2013 Chevrolet Impala

\$15,775.00

\$375.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

 $\overline{\mathbf{V}}$ 

 $\overline{\mathbf{A}}$ 

\$0

\$375.00; \$0.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

735 ILCS 5/12-1001(c); 735 ILCS

5/12-1001(b)

735 ILCS 5/12-1001(c); 735 ILCS

5/12-1001(b)

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Owens Debtor 1 Eric Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Checking account, 100% of fair market value, up to any **Credit Union 1** applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$0.00 description:  $\overline{}$ \$0 Savings account, Credit 100% of fair market value, up to any Union 1 applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1006 Brief description: \$0.00 \$0 401(k) or similar plan, 100% of fair market value, up to any Minnesota Life Insurance applicable statutory limit Line from Schedule A/B: 21 735 ILCS 5/12-1001(a) \$2,000.00 description: **✓** \$2,000.00 Misc. Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$500.00 description:  $\checkmark$ \$500.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit 12 Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$100.00 description: \$100.00 Cellphone

100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

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			50	odinone	r ago zz or i	•		
Fill in	this infor	mation to identify your cas	se:					
Debto	r 1	Eric		Owens				
		First Name	Middle Name	Last Nar	ne			
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Nar				
United	d States B	Sankruptcy Court for the:	Northern	District of Illin				
Case I	number <sup>(n)</sup>							
Offi	icial	Form 106D						Check if this is an amended filing
Sch	าedu	le D: Credito	ors Who Ha	ve Clain	ns Secure	ed by Prop	erty	12/15
more s	space is	e and accurate as possible needed, copy the Additio number (if known).				•		
1.	Oo any c	reditors have claims se	cured by your proper	ty?				
	No. C	Check this box and subm	it this form to the court	with your other s	schedules. You hav	e nothing else to repo	ort on this form.	
Ī	Yes.	Fill in all of the information	n below.					
Part 1	1: List	All Secured Claims						
2.	List all s	secured claims. If a credit ly for each claim. If more th . As much as possible, list t	an one creditor has a pa	ticular claim, list t	he other creditors	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	GM Fina		Describe the property	that secures th	ne claim:	\$21,759.00	\$15,775.00	\$5,984.00
	PO 183 Numb	834	2014 Chevrolet Impala As of the date you file Contingent					
	Arlingto		Unliquidated					
	City Who ow	State ZIP Code res the debt? Check one.	Disputed					
	<b>✓</b> Deb	tor 1 only	Nature of lien. Check	all that apply.				
	Deb	tor 2 only		made (such as m	ortgage or secured			
	Deb	tor 1 and Debtor 2 only	car loan)  Statutory lien (such	n as tay lien mech	nanic's lien)			
		east one of the debtors another	Judgment lien from		Tarno o non			
	Che	eck if this claim relates	Other (including a					
	Date de incurred	bt was <u>7/2017</u>	Last 4 digits of accou	nt number	4570			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$21,759.00

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Fill in t	his inforn	nation to identify your c	ase:					
Debtor	1	Eric		Owens				
Debtor		First Name	Middle Name	Last Name				
(Spouse	, if filing)	First Name	Middle Name	Last Name				
		ankruptcy Court for the:	Northern	District of Illinois (State)				
Case n	umber 1)							
		orm 106E/F					c if this is an	amended filing
Sch	<u> 1edu</u>	ile E/F: Cre	ditors Who	Have Unsecure	ed Claims			12/15
other p Form 1 claims the ent known) Part 1	arty to a 06A/B) a that are ries in th . List A	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At All of Your PRIORITY	s or unexpired leases th cutory Contracts and L Creditors Who Hold Clai		executory contract GG). Do not include a ace is needed, copy	s on <i>Schedul</i> any creditors the Part you	e <i>A/B: Prope</i> with partial need, fill it	erty (Official ly secured out, number
	Yes.							
lis A C	sted, iden s much a ontinuation	tify what type of claim it is possible, list the claims on Page of Part 1. If mor	is. If a claim has both pri in alphabetical order acc e than one creditor holds	s more than one priority unsecured cla ority and nonpriority amounts, list that ording to the creditor's name. If you he a particular claim, list the other creditors as for this form in the instruction book	claim here and show have more than two prors in Part 3.	both priority a	and nonpriori	ty amounts.
						Total claim	Priority amount	Nonpriority amount
	ILLINOIS			Last 4 digits of account number	0000	\$40,752.00	\$4,075.20	<u>\$36,676.8</u> 0
	Priority C 509 S 6T	reditor's Name TH ST		When was the debt incurred?	12/2002			
	Debt Debt Debt At lea	State urred the debt? Check of or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors an ock if this claim relates aim subject to offset?	rd another	As of the date you file, the claim apply.  Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts y government Claims for death or personal injintoxicated Other. Specify	<b>m:</b> ou owe the ury while you were	\$8,189.00	\$0.00	\$8,189.00
	Priority C	reditor's Name		Last 4 digits of account number	0900	φο, 100.00	Ψ0.00	\$0,109.00
	509 S 6T Number	Street		When was the debt incurred?  As of the date you file, the claim apply.	is: Check all that			
	Debt Debt Debt At lea	State urred the debt? Check of the corn only or 2 only or 1 and Debtor 2 only ast one of the debtors and or if this claim relates aim subject to offset?	rd another	Contingent Unliquidated Disputed  Type of PRIORITY unsecured clair Domestic support obligations Taxes and certain other debts y government Claims for death or personal injintoxicated Other. Specify	ou owe the			

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Debtor 1 Eric Owens Case number (if known)
First Name Middle Name Last Name

Part	1: Your PRIORITY Unsecured Claims - Continu	uation Page			
	After listing any entries on this page, number them b	beginning with 2.3, followed by 2.4, and so forth.	Total claim	Priority amount	Nonpriority amount
2.3	Illinois DCFS c/o Jennifer Mucha Priority Creditor's Name 509 S 6th St Number Street	Last 4 digits of account number  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.	\$0.00	\$0.00	\$0.00
	Springfield Illinois 62701 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim: ✓ Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify			
2.4	Illinois DCFS c/o Latoya Frazier Priority Creditor's Name 509 S 6th St Number Street  Springfield Illinois 62701 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim:  Domestic support obligations  Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify	\$0.00	\$0.00	\$0.00
2.5	IRS Priority Creditor's Name Po Box 7346 Number Street  Philadelphia Pennsylvania 19101 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of PRIORITY unsecured claim:  Domestic support obligations  Taxes and certain other debts you owe the government  Claims for death or personal injury while you were intoxicated  Other. Specify	\$400.00	\$400.00	\$0.00

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Debtor	1 Eric		Owens Case number (if known)	
	First Name	Middle Name	Last Name	
Part 2:	List All of Your NONPRIOR	RITY Unsecured C	Claims	
4. Lis	Yes. t all of your nonpriority unsecurectured claim, list the creditor separate of the creditor separate.	rt in this part. Submit red claims in the alpl arately for each claim. I	cainst you?  It this form to the court with your other schedules.  Chabetical order of the creditor who holds each claim. If a creditor has a few each claim listed, identify what type of claim it is. Do not list claims alreather creditors in Part 3. If you have more than four priority unsecured claims to the creditors of the creditors in Part 3. If you have more than four priority unsecured claims to the creditors of the creditors in Part 3. If you have more than four priority unsecured claims to the creditors of the creditors of the creditors of the creditors of the creditor who holds each claim.	dy included in Part 1.
				Total claim
N C	CAPITALONE  Ionpriority Creditor's Name  /o Pollack & Rosen, P.C  Iumber Street		Last 4 digits of account number 9384  When was the debt incurred? 9/2017  As of the date you file, the claim is: Check all that apply.	\$476.00
- V [: [ [	825 Barrett Lakes Blvd Suite 510  Gennesaw Georgi City State  Who incurred the debt? Check of Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and Check if this claim relates to the claim subject to offset?  No  Yes	ia 30144 Zip Coo ne. d another	Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other sim	
4.2	City of Chicago - Dep't of Revenue	е	Last 4 digits of account number	\$3,000.00
	Incompriority Creditor's Name O Box 88292 Itember Street S	Zip Coo ne. d another	When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated  Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other sim debts  Other. Specify Parking Tickets	
	Jonpriority Creditor's Name  2.0. Box 3001  Jumber Street  Southeastern Pennsy State  Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to the claim subject to offset?  No	Zip Coo ne. d another	Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other sim debts	

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Debtor 1 Eric Owens Case number (if known)
First Name Middle Name Last Name

Vow NONDDIODITY Unabout of Claims Cast instance and Cast inst

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page			
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim		
4.4	CREDIT ONE BANK NA	- Last 4 digits of account number 1146	\$467.00		
	Nonpriority Creditor's Name PO BOX 98875	When was the debt incurred? 9/2017			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	LAS VEGAS Nevada 89193	- Unliquidated			
	City State Zip Code  Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify CreditCard			
	✓ No				
	Yes				
4.5	CREDITORS DISCOUNT & A	- Last 4 digits of account number 3457	\$1,104.00		
	Nonpriority Creditor's Name 415 E MAIN ST	When was the debt incurred? 9/2015			
	Number Street	<u></u>			
		As of the date you file, the claim is: Check all that apply.  Contingent			
	STREATOR Illinois 61364	- Unliquidated			
	City State Zip Code  Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	001 Collection; Collecting for			
	<b>✓</b> No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA			
	Yes	Office. Opening			
4.6	DIVERSIFIED	Lost 4 digito of account number 2057	\$160.00		
	Nonpriority Creditor's Name	Last 4 digits of account number 2257 When was the debt incurred? 2/2018			
	Po Box 1391 Number Street	<u></u>			
		As of the date you file, the claim is: Check all that apply.			
	Southgate Michigan 48195	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.  Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: 11 DISH			
	Is the claim subject to offset?				
	<b>▼</b> No	Other. Specify NETWORK			
	Yes				

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 Debtor 1 First Name
 Eric Dwens
 Owens
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continua	tion Page			
	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim		
4.7	FST PREMIER	— Last 4 digits of account number 6000	\$530.00		
	Nonpriority Creditor's Name 900 W DELAWARE	When was the debt incurred? 9/2017			
	Number Street	<del></del>			
		As of the date you file, the claim is: Check all that apply.  Contingent			
	SIOUX FALLS South Dakota 57104	— Unliquidated			
	City State Zip Code Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify CreditCard			
	<u>✓</u> No				
	Yes				
4.8	I C SYSTEM INC Nonpriority Creditor's Name	Last 4 digits of account number 6646	\$624.00		
	PO BOX 64378	When was the debt incurred? 1/2018			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	SAINT PAUL Minnesota 55164 City State Zip Code	— Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a community debt	debts			
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: ATT			
	✓ No	Other. Specify DIRECTV			
	Yes				
4.9	PLS Loan Store Nonpriority Creditor's Name	Last 4 digits of account number	\$300.00		
	1215 E 87th St	When was the debt incurred?n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Chicago Illinois 60619	Unliquidated			
	City State Zip Code	Disputed			
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar			
	At least one of the debtors and another				
	Check if this claim relates to a community debt	debts  Other. Specify  Payday Loan			
	Is the claim subject to offset?	Other. Specify Payday Loan			
	✓ No				
	T Yes				

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Debtor 1 Eric Owens Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** Santander Consumer USA 4.10 \$13,969.00 - Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 961245 When was the debt incurred? 5/2015 Number Street As of the date you file, the claim is: Check all that apply. Attn: Abel Marin Contingent Fort Worth 76161 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 076 Automobile Is the claim subject to offset? **✓** No Yes 4.11 Sprint \$0.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Notice Only Is the claim subject to offset? **✓** No Yes 4.12 US Bank \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 425 Walnut Street Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Ohio 45202 Cincinnati City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Notice Only Is the claim subject to offset?

No Yes

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Debtor 1 Eric Owens Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page **Total claim** After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. US DEPT OF ED/GLELSI 4.13 \$46,643.00 - Last 4 digits of account number Nonpriority Creditor's Name 2401 INTÉRNATIONAL LN When was the debt incurred? 11/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON 53704 Wisconsin Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.14 US DEPT OF ED/GLELSI \$7,174.00 9581 Last 4 digits of account number Nonpriority Creditor's Name 2401 INTÉRNATIONAL LN When was the debt incurred? 4/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON Wisconsin 53704 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.15 WEBBANK/FINGERHUT \$1,627.00 Last 4 digits of account number 5512 Nonpriority Creditor's Name When was the debt incurred? 4/2016 7075 Flying Cloud Dr Number Street As of the date you file, the claim is: Check all that apply. Contingent Eden Prairie 55344 Minnesota Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset?

No Yes

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Debtor 1 Eric Owens Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** \$300.00 4.16 WORLD FINANCE Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 71847 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 31708 Albany Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Payday Loan Is the claim subject to offset? No  $\overline{\phantom{a}}$ Yes WORLD FINANCE CORPORAT \$336.00 Last 4 digits of account number 0701 Nonpriority Creditor's Name When was the debt incurred? 9/2017 6224 HEARNE Number Street As of the date you file, the claim is: Check all that apply. Contingent SHREVEPORT Louisiana 71108 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 007 InstallmentLoan Is the claim subject to offset? **✓** No

Yes

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Debtor	1 Eric First Name	Mi	ddle Name	Owens Last Name	Case number (if known)
Part 3:	List Others to E	Be Notified Ab	out a Debt That Yo	u Already Listed	
cc	e this page only if you have others to be notified about y lection agency is trying to collect from you for a debt you lection agency here. Similarly, if you have more than on ditors here. If you do not have additional persons to be			ou owe to someone else, li se creditor for any of the de	ebts that you listed in Parts 1 or 2, list the additional
	ARRIS & HARRIS LTI ame	D		On which entry in Part 1	or Part 2 did you list the original creditor?
_	111 W JACKSON BLVD S-400 Number Street		Line 4.2 of (Ch. one):	Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims	
_	HICAGO ity	Illinois State	60604 Zip Code	Last 4 digits of account	number

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Owens Debtor 1 Eric Case number (if known) Middle Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$48,941.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$400.00 6b. Taxes and certain other debts you owe the government 6b. \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$49,341.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$53,817.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h.

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

\$22,893.00

\$76,710.00

6j.

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Debtor 1	Eric	Owens	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(State)

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		DC	cument i a	.gc 34 01 11	
Fill in this	s information to identify your	case:			
Debtor 1	Eric		Owens		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if	filing) Figure No.	A Calalla Mana	LastNiess		
(Spouse, II	filing) First Name	Middle Name	Last Name		
United S	tates Bankruptcy Court for the	e: Northern	District of Illinois		
Case nui	nber		(State)		
(If known)					
				<u> </u>	Check if this is an
<b>O</b> ((;					amended filing
Offic	ial Form 106H				
Saha	dule H: Your Co	dobtoro			40/45
Sche	dule n. Your Co	deptors			12/15
known). /	es in the boxes on the left. Answer every question.  You have any codebtors? (If  No  Yes				es, write your name and case number (if
	nin the last 8 years, have yo o, Louisiana, Nevada, New M No. Go to line 3.	exico, Puerto Rico, Texas, W	ashington, and Wisco	nsin.)	ates and territories include Arizona, California,
ш	Yes. Did your spouse, form  No	ner spouse, or legal equiva	lient live with you at tr	ne time?	
	Yes. In which commun	nity state or territory did yo	u live?	Fill in the name and o	current address of that person.
	Name of your spouse	, former spouse, or legal equ	ivalent		
	Number Street				
	City	State	7in	Code	
	Oity	State	Σip		
3. In C	olumn 1, list all of your cod	ebtors. Do not include you	r spouse as a codebt	or if your spouse is filing w	ith you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Check all schedules that apply:

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Debtor 2	Owens fliddle Name Last Na fliddle Name Last Na District of Illin	ame Che	ock if this is:
First Name  Debtor 2 (Spouse, if filing)  First Name  N  United States Bankruptcy Court for the:  Case number	liddle Name Last Na liddle Name Last Na District of Illii	ame Che	ck if this is:
First Name  Debtor 2 (Spouse, if filing)  First Name  N  United States Bankruptcy Court for the:  Case number	liddle Name Last Na liddle Name Last Na District of Illii	ame Che	ck if this is:
(Spouse, if filing) First Name Number States Bankruptcy Court for the:  Case number	District of Illin		CK II u IIO IO.
United States Bankruptcy Court for the:  Case number	District of Illin	ama       1	
the: Case number			An amended filing
Case number			A supplement showing post-petition chapter in expenses as of the following date:
	(S	tate)	expenses as of the following date.
			MM / DD / YYYY
Official Form 106I			
Schedule I: Your Income			12/·
Be as complete and accurate as possible. responsible for supplying correct informatinformation about your spouse. If you are spouse. If more space is needed, attach a number (if known). Answer every question  Part 1: Describe Employment	ion. If you are married an separated and your spous separate sheet to this for	nd not filing jointly, and you se is not filing with you, do	r spouse is living with you, include not include information about your
	Debtor 1		Debtor 2
Fill in your employment information.			
If you have more than one job,	ent status Employ	yed	Employed
attach a separate page with	Not En	nployed	Not Employed
information about additional employers. Occupati	on Building Se	ervice Worker	_
Include part time, seasonal, or <b>Employer</b> self-employed work.	John H. St	troger Hospital of Cook County	_
Occupation may include student or homemaker, if it applies.	's address 1901 W Ha		Number Street
	Chicago	Illinois 60612	
	City	State Zip Code	City State Zip Code
How long there?	employed 3 years 2 n	months	

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Debtor 1Eric First Name Middle Name	Owens Last Name	Case number		
That Name whome Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$3,293.16		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$166.86		
5b. Mandatory contributions for retirement plans	5b.	\$270.38		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$87.73		
5f. Domestic support obligations	5f.	\$596.98		
5g. Union dues	5g.	\$47.41		
5h. Other deductions. Specify: Park JTDC	5h. +	\$27.08 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5b + 5b$ .	e +5f + 5g 6.	\$1,196.43		
7. Calculate total monthly take-home pay. Subtract line 6 from	n line 4. 7.	\$2,096.73		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, the total monthly net income.		\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse dependent regularly receive	, or a			
Include alimony, spousal support, child support, maintena divorce settlement, and property settlement.	nce, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly received Include cash assistance and the value (if known) of any not cash assistance that you receive, such as food stamps (ber under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	n-	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify: Prorated Tax Refund	8h. +	\$167.00 +		
9. Add all other income Add lines $8a + 8b + 8c + 8d + 8e + 8f + 8d + 8d + 8d + 8d + 8d + 8d + 8d$	-8g + 8h. 9.	\$167.00		
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filir	10. ng spouse	\$2,263.73 +	=	\$2,263.73
<ol> <li>State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of y friends or relatives.</li> <li>Do not include any amounts already included in lines 2-10 or a</li> </ol>	your household, your	dependents, your roomn		
Specify:			1	1. + \$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical				2. \$2,263.73  Combined monthly income
13. Do you expect an increase or decrease within the year at No.	fter you file this form	?		
Yes. Explain:				

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		Doc	ument Page 37 of 7	7		
Fill in this infor	mation to identify your	case:				
Debtor 1	Eric		Owens			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	ı	
United States B	ankruptcy Court for the:	Northern	District of Illinois	A supplement sho expenses as of the		petition chapter 13
Case number			(State)	expenses as of the	e lollowing (	uate.
(If known)				MM / DD / YYYY		
Official	Form 106J					
Schedul	e J: Your Exp	enses				12/15
			are filing together, both are equal s form. On the top of any addition			
(if known). Ans	wer every question.					
	cribe Your Househo	ld				
1. Is this a join	nt case?					
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live in a s	eparate household?				
	No					
	Yes. Debtor 2 must fi	le Official Forms 106J-2, <i>Expe</i>	enses for Separate Household of Deb	tor 2.		
2. Do you have	e dependents?	lo				
Do not list D Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depo	endent live
	enses include f people other	lo				
than		'es				
yourself and dependents	you!	<b>3</b> 0				
Part 2: Estir	nate Your Ongoing	Monthly Expenses				
	f a date after the bank		you are using this form as a suppl pplemental Schedule J, check the		-	
		cash government assistance				Your expenses
	or home ownership ex	openses for your residence. I	nclude first mortgage payments and		4.	\$300.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Eric Owens Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equity loans         5.         \$0.00           6. Utilities:         6.         \$180.00           6. Utilities:         6.         \$180.00           6. Utilities:         6.         \$180.00           6. Whater, sewer, garbage collection         6.         \$80.00           6. Cheliphone, coil phone, Internet, statellite, and cable services         6.         \$10.00           6. Childre, Spoolly:         6d         \$0.00           7. Food and housekeeping supplies         7.         \$300.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, Burdy, and dry cleaning         9.         \$48.00           10. Personal care products and services         10.         \$200.00           11. Medical and dental expenses         11.         \$200.00           12. Transportation, include aga, maintenance, bus or train face.         10.         \$200.00           13. Entertation, include aga, maintenance, bus or train face.         10.         \$40.00           14. Charitable contributions and religious donations         14.         \$40.00           15. Intertation, cludes insurance deducted from your pay or included in lines 4 or 20.         15.         \$0.00           15. Level in surance.	First Name	Middle Name Last Name		
6. Utilities:         6. Electricity, healt, natural gas         6. \$180.00           6b. Water, sewer, garbage collection         6b. \$90.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c. \$150.00           6c. Unter, Specify;         6d. \$30.00           7. Food and housekeeping supplies         8. \$00.00           8. Childcare and children's education costs         8. \$00.00           9. Clothing, laundry, and dry cleaning         9. \$48.00           10. Personal care products and services         10. \$800.00           11. Medical and dental expenses         11. \$20.00           12. Transportation, Include gas, maintenance, bus or train fare.         12. \$250.00           Do not include car payments         12. \$250.00           14. Charitable contributions and religious donations         13. \$0.00           15. Insurance.         15. \$80.00           15. Insurance.         15. \$80.00           15. Use insurance deducted from your pay or included in lines 4 or 20.         15. \$80.00           15. Use insurance.         15. \$80.00           15. Use insurance.         15. \$80.00           15. Use insurance.         15. \$80.00           15. Careas. Do not include insurance deducted from your pay or included in lines 4 or 20.         \$90.00           16. Taxes. Do not include insurance in				Your expenses
68. Electricity, heat, natural gas         68.         \$180.00           69. Water, sewer, garbage collection         66.         \$50.00           60. Cribophone, coll phone, internet, satellite, and cable services         6c.         \$515.00           60. Other. Specify:         6d         \$0.00           7. Food and housekeeping supplies         7.         \$300.00           8. Childcare and children's education costs         9.         \$48.00           9. Clothing, laundry, and dry cleaning         9.         \$48.00           10. Personal care products and services         11.         \$20.00           11. Medical and dental exponses         11.         \$20.00           11. Medical and dental exponses         11.         \$25.00           12. Transportation, Include gas, maintenance, bus or train fare.         12.         \$250.00           10. not include car payments         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$40.00           15. Instrationment, clubs, recreation, newspapers, magazines, and books         15.         \$0.00           15. Life insurance         15.         \$0.00           15. Life insurance         15.         \$0.00           15. Life insurance         15.         \$0.00	5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection         6b.         \$90.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$150.00           6d. Other, Specity:         7c.         \$300.00           7c. Food and housekeeping supplies         7c.         \$300.00           8c. Childcare and children's education costs         8c.         \$300.00           9c. Ottiting, Iaundry, and dry cleaning         9c.         \$48.00           10. Personal care products and services         11c.         \$20.00           11. Medical and dental expenses         11c.         \$20.00           12. Transportation. Include gas, maintenance, bus or train fare.         12c.         \$250.00           10. not include acry asyments         13.         \$0.00           14. Charitable contributions and religious donations         13.         \$0.00           15. Insurance.         15         \$0.00           15a. Life insurance deducted from your pay or included in lines 4 or 20.         15a.         \$0.00           15c. Vehicle insurance         15a         \$0.00           15c. Vehicle insurance         15a         \$0.00           15c. Vehicle insurance         \$15a         \$0.00           15c. Vehicle insurance         \$15a         \$0.00	6. Utilities:			
6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$150.00           6d. Other, Specify;         6d.         \$0.00           7. Food and housekeeping supplies         7.         \$300.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$48.00           10. Personal care products and services         10.         \$80.00           11. Medical and dental expenses         11.         \$20.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$250.00           15. Instractinement, clubs, recreation, newspapers, magazines, and books         14.         \$40.00           15. Instractinement, clubs, recreation, personations         15.         \$0.00           15. Let insurance         15.         \$0.00 </td <td>6a. Electricity, heat, natural g</td> <td>as</td> <td>6a.</td> <td>\$180.00</td>	6a. Electricity, heat, natural g	as	6a.	\$180.00
6d. Other. Specify         6d         \$0.00           7. Food and housekeeping supplies         7.         \$300.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$48.00           10. Personal care products and services         10.         \$80.00           11. Medical and dental expenses         11.         \$20.00           12. Transportation, Include gas, maintenance, bus or train fare.         12.         \$250.00           Do not include care payments         13.         \$0.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         15.         \$0.00           15. Insurance.         15         \$0.00           15. List insurance         15         \$0.00           15. Leath insurance deducted from your pay or included in lines 4 or 20.         \$0.00           15. Health insurance         15         \$0.00           15. Leath insurance. Specify:         16         \$0.00           15. Taxes, Do not include taxes deducted from your pay or included in lines 4 or 20.         \$0.00           17. Tax Car payments for Vehicle 2         17         17a         \$0.00	6b. Water, sewer, garbage co	ollection	6b.	\$90.00
7. Food and housekeeping supplies         7.         \$300.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$48.00           10. Personal care products and services         10.         \$80.00           11. Medical and dental expenses         11.         \$20.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$250.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         15.         \$0.00           15. Insurance.         156         \$0.00           15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.         156         \$0.00           15c. Vehicle insurance. Specify:         150         \$0.00           15c. Vehicle insurance. Specify:         16 <td>6c. Telephone, cell phone, Ir</td> <td>nternet, satellite, and cable services</td> <td>6c.</td> <td>\$150.00</td>	6c. Telephone, cell phone, Ir	nternet, satellite, and cable services	6c.	\$150.00
8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$48.00           10. Personal care products and services         10.         \$80.00           11. Medical and dental expenses         11.         \$20.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$250.00           Do not include car payments         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$40.00           15. Insurance.         15a.         \$0.00           15a. Life insurance adducted from your pay or included in lines 4 or 20.         15b. Health insurance         15a         \$0.00           15b. Health insurance         15c         \$10.00         \$0.00           15c. Vehicle insurance. Specify:         15c         \$10.00         \$0.00           15d. Other insurance. Specify:         16         \$0.00         \$0.00           15. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.         \$0.00         \$0.00           17a. Car payments for Vehicle 1         17a         \$0.00         \$0.00           17a. Car payments for Vehicle 2         17b         \$0.00         \$0.00         \$0.00           17c. Other. Sp	6d. Other. Specify:		6d	\$0.00
9. Clothing, laundry, and dry cleaning         9.         \$48.00           10. Personal care products and services         10.         \$80.00           11. Medical and dental expenses         11.         \$20.00           12. Transportation, Include gas, maintenance, bus or train fare.         12.         \$250.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance.         8.         \$0.00           15. Insurance.         155.         \$0.00           15b. Health insurance deducted from your pay or included in lines 4 or 20.         15c.         \$13.00           15c. Vehicle insurance.         15c.         \$13.00         \$0.00           15c. Vehicle insurance.         15c.         \$1.00         \$0.00           15c. Vehicle insurance.         15c.         \$1.00         \$0.00           15c. Vehicle insurance.         15c.         \$1.00         \$0.00           15c. Vehicle insurance.         15c.         \$0.00           15c. Vehicle insurance.         15c.         \$0.00           15c. Vehicle insurance.         \$0.00         \$0.00           15c. Vehicle insurance.         \$0.00 <td< td=""><td>7. Food and housekeeping su</td><td>pplies</td><td>7.</td><td>\$300.00</td></td<>	7. Food and housekeeping su	pplies	7.	\$300.00
10. Personal care products and services       10.       \$80.00         11. Medical and dental expenses       11.       \$20.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$250.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$40.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a       \$0.00         15b. Health insurance       15a       \$0.00       \$	8. Childcare and children's ed	ducation costs	8.	\$0.00
11. Medical and dental expenses       11.       \$20.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$250.00         12. Intensional contributions and religious donations       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$40.00         15. Insurance.       8.00       \$0.00         15. Health insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a.       \$0.00         15c. Vehicle insurance       15b. Health insurance. Specify:       15c.       \$130.00         15c. Vehicle insurance. Specify:       15d.       \$0.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         \$pecify:       15d.       \$0.00         17. Installment or lease payments:       15c.       \$0.00         17. Lost a payments for Vehicle 2       17a.       \$0.00         17c. Other: Specify:       17a.       \$0.00         17c. Other: Specify:       17c.       \$0.00         18. Your payments for Vehicle 2       17b. Grap payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106i).       18.         19. Other payments you make to support others who do not	9. Clothing, laundry, and dry	cleaning	9.	\$48.00
12.   Transportation. Include gas, maintenance, bus or train fare. Do not include car payments   12.   \$250.00     13.   Entertainment, clubs, recreation, newspapers, magazines, and books   13.   \$0.00     14.   Charitable contributions and religious donations   14.   \$40.00     15.   Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.     15a.   Life insurance   15a   \$0.00     15b.   Health insurance   15b   \$0.00     15c.   Vehicle insurance   15c   \$130.00     15c.   Vehicle insurance   15c   \$100.00     15c.   V	10. Personal care products a	nd services	10.	\$80.00
Do not included car payments   13.   20.00     14. Charitable contributions and religious donations   14.   340.00     15. Insurance.	11. Medical and dental expen	ses	11.	\$20.00
14. Charitable contributions and religious donations       14. \$40.00         15. Insurance.       30.00         Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15b. \$0.00         15b. Health insurance       15b. \$0.00       15b. \$0.00         15c. Vehicle insurance       15c. \$130.00       15d. \$0.00         15c. Vehicle insurance. Specify:       15d. \$0.00       \$0.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00       \$0.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00       \$0.00         17. Installment or lease payments:       16       \$0.00         17. Installment or lease payments:       17a       \$0.00         17b. Car payments for Vehicle 1       17a       \$0.00         17c. Other. Specify:       17c       \$0.00         17c. Other. Specify:       17c       \$0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).       18.         19. Other payments you make to support others who do not live with you.       \$0.00         20c. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.       20a       \$0.00 <td>-</td> <td></td> <td>12.</td> <td>\$250.00</td>	-		12.	\$250.00
15. Insurance.	13. Entertainment, clubs, rec	reation, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.   15a. Life insurance   15a   \$0.00     15b. Health insurance   15b   \$0.00     15c. Vehicle insurance   15c   \$130.00     15c. Vehicle insurance. Specify   15d   \$0.00     15d. Other insurance. Specify   15d   \$0.00     15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify   16   \$0.00     17c. Installment or lease payments:   16   \$0.00     17b. Car payments for Vehicle 1   17a   \$0.00     17c. Other. Specify   17c   \$0.00     17c. Other. Specify   17c   \$0.00     17d. Other. Specify   17d   \$0.00     18. Your payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   18.     19. Other payments you make to support others who do not live with you.   Specify   19. \$0.00     20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.   20a   \$0.00     20b. Real estate taxes.   20b   \$0.00     20c. Property, homeowner's, or renter's insurance   20c   \$0.00     20d. Maintenance, repair, and upkeep expenses.   20d   \$0.00	14. Charitable contributions a	and religious donations	14.	\$40.00
15b. Health insurance   15b   \$0.00   15c. Vehicle insurance   15c   \$130.00   15d. Other insurance. Specify:		ducted from your pay or included in lines 4 or 20.		
15c. Vehicle insurance	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
16   Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify:	15c. Vehicle insurance		15c	\$130.00
Specify:         16           17. Installment or lease payments:         17. Installment or lease payments:           17a. Car payments for Vehicle 1         17a         \$0.00           17b. Car payments for Vehicle 2         17b         \$0.00           17c. Other. Specify:         17c         \$0.00           17d. Other. Specify:         17d         \$0.00           18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).         18.           19. Other payments you make to support others who do not live with you.         \$0.00           Specify:         19.         \$0.00           20. Mortgages on other property         20a         \$0.00           20b. Real estate taxes.         20b         \$0.00           20c. Property, homeowner's, or renter's insurance         20c         \$0.00           20d. Maintenance, repair, and upkeep expenses.         20d         \$0.00	15d. Other insurance. Specif	у:	15d	\$0.00
17.   Installment or lease payments:   17a. Car payments for Vehicle 1   17a   \$0.00   17b. Car payments for Vehicle 2   17b   \$0.00   17c. Other. Specify:   17c   \$0.00   17d. Other. Specify:   17d   \$0.00   17d. Other. Specify:   17d   \$0.00   18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   18.   19. Other payments you make to support others who do not live with you.   19. \$0.00   20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.   20a   \$0.00   20b. Real estate taxes.   20b   \$0.00   20b. Real estate taxes.   20c   \$0.00   20d. Maintenance, repair, and upkeep expenses.   20d   \$0.00   20d. Maintenance,	16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
17. Installment or lease payments:       17a. \$0.00         17a. Car payments for Vehicle 1       17b. \$0.00         17b. Car payments for Vehicle 2       17b. \$0.00         17c. Other. Specify:       17c. \$0.00         17d. Other. Specify:       17d. \$0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106l).       18.         19. Other payments you make to support others who do not live with you.       19. \$0.00         20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.       20a. \$0.00         20a. Mortgages on other property       20a. \$0.00         20b. Real estate taxes.       20b. \$0.00         20c. Property, homeowner's, or renter's insurance       20c. \$0.00         20d. Maintenance, repair, and upkeep expenses.       20d. \$0.00	Specify:		16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. So.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18.  19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17. Installment or lease paym	ents:		
17c. Other. Specify:	17a. Car payments for Vehic	le 1	17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehic	le 2	17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20c \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.			17d	\$0.00
19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d \$0.00				\$0.00
Specify:	, , ,	,	18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00		to support others who do not live with you.	10	<b>\$0.00</b>
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00		ses not included in lines 4 or 5 of this form or on Schedule I: You		<del></del>
20b. Real estate taxes.  20b. So.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.  20d. So.00 20d. Maintenance, repair, and upkeep expenses.				\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. Waintenance, repair, and upkeep expenses. 20d. \$0.00				
20d. Maintenance, repair, and upkeep expenses. 20d <b>\$0.00</b>	20c. Property, homeowner's	, or renter's insurance		
	20d. Maintenance, repair, an	d upkeep expenses.		
	20e. Homeowner's associati	on or condominium dues		

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Debtor 1 Eric			Owens	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. <b>Other.</b> Spe	cify:				21	\$0.00
22. Calculate	your monthly expens	ses.				\$1,588.00
22a. Add lir	es 4 through 21.			\$0.00		
22b. Copy	ine 22 (monthly exper			\$1,588.00		
22c. Add lir	e 22a and 22b. The r	esult is your monthly exp	enses.		22.	
23. Calculate	our monthly net inc	ome.			-	
23a. Copy I	ine 12 (your combined	d monthly income) from S	Schedule I.		23a	\$2,263.73
23b. Copy	your monthly expense	s from line 22 above.			23b	\$1,588.00
		nses from your monthly in	icome.			\$675.73
The re	sult is your monthly n	et income.			23c	
For examp	le, do you expect to fi	nish paying for your car lo	ses within the year after your within the year or do you no diffication to the terms of	ou expect your		

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Fill in this information to identify your case:							
Debtor 1	Eric		Owens				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			Otatoj				

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	<b>☑</b> No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and						
	that they are true and correct.							
×	/s/ Eric Owens	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 4/12/2018	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill in	this infor	mation to ident	ify your c	ase:						
Debto	or 1	Eric				Owens				
Dobic	) I	First Name		Middle	Name	Last Nam	е	-		
Debto (Spous	or 2 se, if filing)	First Name		Middle	Name	Last Nam	e.	-		
United	d States F	Bankruptcy Cou	t for the	Northern		District of Illino				
		Dankiupicy Cou	t ioi tiie.	Northern		(State		<u>-</u>		
Case (If know	number vn)							-		
Off	icial	Form 1	07							Check if this is a amended filing
Sta	teme	nt of Fin	 ancia	l Affairs	for Indi	viduals	Filing fo	r Bankrı	uptcv	04/1
Be as inform	comple	te and accura	te as pos is neede	ssible. If two r d, attach a se	narried peo	ole are filing t	ogether, bot	h are equally	responsible for	supplying correct your name and case
Part	1: Give	Details Abo	ut Your	Marital Statu	s and Wher	e You Lived	Before			
1.	What is	your current n	arital sta	tus?						
	П Ма	rried								
	Not	t married								
2.	During 1	the last 3 years	have vo	u lived anvwhe	re other than	where you liv	e now?			
			, , 0	<b>.</b>						
	☐ No	s. List all of the	olaces vo	u lived in the la	st 3 vears. D	o not include v	vhere vou live	now.		
	<b>V</b> .s.	5. <u>2.0</u> 0 a 0. 1	J. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	a a a						
	Deb	otor 1:			Dates De there	btor 1 lived	Debtor 2:			Dates Debtor 2 lived there
							Same a	as Debtor 1		Same as Debtor 1
	944	1 South St Law	rence				_			_
		mber Street			From 07	7/2015	Number Sti	reet		From
	-				To 12	2/2017	-			То
			nois	60620			City	Ctata	7in Codo	
	City	3	ate	Zip Code				State as Debtor 1	Zip Code	Same as Debtor 1
							Game	is Debtor 1		Carrie as Bester 1
	Nur	nber Street			From		Number Str	reet		From
					To					To
	City	y S	ate	Zip Code			City	State	Zip Code	
a	Within the and territo	e last 8 years,	<b>did you e</b> v ona, Califo	ver live with a s mia, Idaho, Lou	isiana, Nevad	a, New Mexico,	<b>n a communi</b> t Puerto Rico, T	ty property sta	·	Community property state

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					· · · · · · · · · · · · · · · · · · ·					
			Name Last Nam	ne						
Part 2	2:	Explain the Sources of Your Inc	come							
F	Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.									
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$8874.31	Wages, commissions, bonuses, tips Operating a business					
		or last calendar year: anuary 1 to December 31, 2017 ) YYYY	✓ Wages, commissions, bonuses, tips ☐ Operating a business	\$42504.92	Wages, commissions, bonuses, tips Operating a business					
		r the calendar year before that: anuary 1 to December 31, 2016 ) YYYYY	Wages, commissions, bonuses, tips Operating a business	\$50000.00	Wages, commissions, bonuses, tips Operating a business					
Ir p fil	nclu ubli ling ist e	rou receive any other income during de income regardless of whether that in c benefit payments; pensions; rental inc a joint case and you have income that each source and the gross income from No  Yes. Fill in the details.	ncome is taxable. Examples o come; interest; dividends; mo you received together, list it o	f other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lo					
			Debtor 1		Debtor 2					
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)				
		rom January 1 of current year until se date you filed for bankruptcy:								
		or last calendar year: anuary 1 to December 31, 2017 ) YYYY								
		or the calendar year before that: anuary 1 to December 31, 2016 )  YYYY								

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Debtor 1 Eric Owens Case number (if known) Middle Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

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siders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; prorations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing pent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, inch as child support and alimony.  No Yes. List all payments to an insider.  Dates of payment paid Amount you still owe Reason for this payment  Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street  City State Zip Code  Ithin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an sider?	r 1	Eric			Ow	rens	Case number	(if known)
Total amount paid still owe    Dates of payment   Dates of payments on debts guaranteed or cosigned by an insider.    No   Yes. List all payments that benefited an insider.   Dates of payment   Dates of		First Name		Middle Name	Las	t Name		
Pes. List all payments to an insider.  Dates of payment  Dates of payments or transfer any property on account of a debt that benefited an insider.  Dates of payments on debts guaranteed or cosigned by an insider.  Dates of payments and benefited an insider.  Dates of payment benefited an insider.  Dates of Total amount paid benefited and insider benefited an insider.  Dates of Total amount paid benefited and insider benefited an insider.  Dates of Total amount paid benefited and insider benefited an insider.  Dates of Total amount paid benefited and insider benefited and insider.  Dates of Total amount payment still owe benefited and insider benefited and insider.	nsi orp	ders include your roorations of which nt, including one f	relatives; a you are a or a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	ou are a general partner; g securities; and any managing
Yes. List all payments to an insider.  Dates of payment   Total amount paid   Amount you still owe   Reason for this payment    Insider's Name   Number Street    City   State   Zip Code    Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider.  No   Yes. List all payments that benefited an insider.  Dates of payment   Total amount paid   Amount you still owe   Reason for this payment    No   Yes. List all payments that benefited an insider.  Dates of payment   Total amount paid   Amount you still owe   Reason for this payment    Insider's Name   Number Street    City   State   Zip Code    City   St	<b>✓</b>	No						
Insider's Name Number Street  City State Zip Code  Insider's Name Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Polude payments on debts guaranteed or cosigned by an insider.  No  Yes. List all payments that benefited an insider.  Dates of payment paid  Total amount you still owe  Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street  Number Street			ments to a	ın insider.				
Number Street    City   State   Zip Code								Reason for this payment
City State Zip Code    Insider's Name   Number Street		Insider's Name						
Insider's Name Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nisider?  nclude payments on debts guaranteed or cosigned by an insider.  NO  Yes. List all payments that benefited an insider.  Dates of payment  Dates of payment  Paid  Total amount you still owe  Insider's Name  Number Street  Insider's Name  Number Street  Insider's Name  Number Street		Number Street						
Number Street    City   State   Zip Code	_	City	State	Zip Code				
City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider.  No Yes. List all payments that benefited an insider.  Dates of payment paid Amount you still owe Include creditor's name  Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  No  Yes. List all payments that benefited an insider.  Dates of payment  Dates of payment  Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street		Number Street						
Yes. List all payments that benefited an insider.  Dates of payment  Total amount you still owe  Reason for this payment  Include creditor's name  City State Zip Code  Insider's Name  Number Street		City	State	Zip Code				
Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street		ude payments on o	_	_	ider.  Dates of		-	
Number Street  City State Zip Code  Insider's Name  Number Street		In circle II a Name						include creditor's frame
City State Zip Code  Insider's Name  Number Street		insider's Name						
Insider's Name  Number Street		Number Street						
Number Street		City	State	Zip Code				
	-							
City State Zin Code		Insider's Name						

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Owens Debtor 1 Eric Case number (if known) Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Wages Garnished \$0 ILLINOIS DCFS Creditor's Name Explain what happened 509 S 6TH ST Number Street Property was repossessed. Property was foreclosed. **SPRINGFIELD** Illinois 62701 Property was garnished. City State Zip Code Property was attached, seized, or levied. Value of the Describe the property Date property 2014 Chevrolet Impala \$0 **GM Financial** Creditor's Name Explain what happened PO 183834 Number Street Property was repossessed. Property was foreclosed. Arlington Texas 76096 Property was garnished. City Zip Code State Property was attached, seized, or levied.

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Debto	tor 1 Eric	Owens	Case number (if known)	
	First Name Middle Name	Last Name		
	Within 90 days before you filed for bankruptcy, accounts or refuse to make a payment because		ank or financial institution, set off any amo	ounts from your
	✓ No ✓ Yes. Fill in the details.			
		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street	<u> </u>		
		Last 4 digits of account r	iumber: XXXX-	
	City State Zip Code	<u> </u>		
	Within 1 year before you filed for bankruptcy, w appointed receiver, a custodian, or another offi		possession of an assignee for the benefit of	creditors, a court-
	<b>✓</b> No			
	Yes			
Part !	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy,	did you give any gifts with a to	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	_		
	Number Street	_		
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift	_		·
	Number Street			
	City State Zip Code Person's relationship to you	_		

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	Eric	Owens	Case number (if known	1)	
	First Name Middle Nam	ne Last Name	<u> </u>		
Wi	thin 2 years before you filed for bankrup	tcy, did you give any gifts or contrib	utions with a total value o	f more than \$600	to any charity?
<b>✓</b>	l No				
¥					
	Yes. Fill in the details for each gift or co	ontribution.			
	Gifts or contributions to charities	Describe what you contr	ibuted	Date you	Value
	that total more than \$600			contributed	
	Charity's Name				
	Chanty's Name				
	_				
	Number Street				
	Number Street				
	City State Zip Co	de			
	Oity State Zip 00	ue			
t 6:	List Certain Losses				
	Yes. Fill in the details.  Describe the property you lost and how the loss occurred	Describe any insurance Include the amount that in	surance has paid. List	Date of your loss	Value of property
		pending insurance claims A/B: Property.	on line 33 of <i>Schedule</i>		
		1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1			
					-
4 7.	List Certain Payments or Transfer				
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a b lude any attorneys, bankruptcy petition prep	cy, did you or anyone else acting on ankruptcy petition?			inyone you consult
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a b	cy, did you or anyone else acting on ankruptcy petition?			nyone you consult
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a b lude any attorneys, bankruptcy petition prep No	cy, did you or anyone else acting on ankruptcy petition?	services required in your ba		Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a b lude any attorneys, bankruptcy petition prep No Yes. Fill in the details.	ey, did you or anyone else acting on ankruptcy petition? parers, or credit counseling agencies for Description and value of	services required in your ba	Date payment or transfer	Amount of
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a bulled any attorneys, bankruptcy petition prepared No Yes. Fill in the details.  Nohr, Alex Person Who Was Paid	ey, did you or anyone else acting on ankruptcy petition? parers, or credit counseling agencies for Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a bulled any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Nohr, Alex Person Who Was Paid 11101 S Western Ave	ey, did you or anyone else acting on ankruptcy petition? parers, or credit counseling agencies for Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a bulled any attorneys, bankruptcy petition prepared No Yes. Fill in the details.  Nohr, Alex Person Who Was Paid	ey, did you or anyone else acting on ankruptcy petition? parers, or credit counseling agencies for Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a bulled any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Nohr, Alex Person Who Was Paid 11101 S Western Ave	ey, did you or anyone else acting on ankruptcy petition? parers, or credit counseling agencies for Description and value of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.  Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street	pey, did you or anyone else acting on ankruptcy petition? Dearers, or credit counseling agencies for transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.  Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.  Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared in the details.  No Yes. Fill in the details.  Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Co	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.  Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared in the details.  No Yes. Fill in the details.  Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Co	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto but seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition prepared by the seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition prepared by the seeking bankrup	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared by the property of the prop	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto but seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition prepared by the seeking bankruptcy or preparing a bude any attorneys, bankruptcy petition prepared by the seeking bankrup	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared by the property of the prop	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared by the property of the prop	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared by the property of the prop	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared by the details.  No  Yes. Fill in the details.  Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Co Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared by the property of the prop	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a builde any attorneys, bankruptcy petition prepared by the details.  No Yes. Fill in the details.  Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Co Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid Number Street  City State Zip Co	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a blude any attorneys, bankruptcy petition prepared by the details.  No  Yes. Fill in the details.  Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Co Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	thin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a builde any attorneys, bankruptcy petition prepared by the details.  No Yes. Fill in the details.  Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Co Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid Number Street  City State Zip Co	Description and value of transferred  Attorney's Fee - 0.00	services required in your ba	Date payment or transfer was made	Amount of payment

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Debto	r1⊟	ric		Owens	Case number <i>(if kn</i>	own)	
	Fi	irst Name	Middle Name	Last Name	_		
	help	n 1 year before you file you deal with your cred ot include any payment o	litors or to make paym		r behalf pay or trans	sfer any property to a	nyone who promised to
	<b>√</b> 1	No					
	<b>□</b> \	es. Fill in the details.					
				Description and value of any transferred	property	Date payment or transfer was made	Amount of payment
	Ī	Person Who Was Paid					
	<u>ī</u>	Number Street					
	Ī	City State	Zip Code				
	nclud and tr	ransfers that you have alre	and transfers made as s	ecurity (such as the granting of a s	ecurity interest or mo	rtgage on your propert	y). Do not include gifts
	Ц,	es. Fill in the details.		Description and value of me	mauty Dagawiha		Doto
				Description and value of pro transferred		any property or s received or debts pange	Date aid transfer was made
	Ī	Person Who Received Tra	ansfer				
	Ī	Number Street					
		City State Person's relationship to y	Zip Code ou				
	Ī	Person Who Received Tra	ansfer				
	<u>.</u>	Number Street					
		City State Person's relationship to y	Zip Code ou				
	bene	n 10 years before you fi ficiary? e are often called asset-p		l you transfer any property to a s	self-settled trust or	similar device of whic	ch you are a
	·	No Yes. Fill in the details.					
	┙'	. Co. 1 III II I II IE GELAIIS.		Description and value of th	e property transferr	red	Date transfer was made
	I	Name of trust					

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Debtor 1 Eric Owens Case number (if known) Last Name Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closing or closed, sold, moved, or transfer transferred Credit Union 1 Checking XXXX-\$ 0.00 Person Who Was Paid Savings 9441 S Kedzie Ave Number Street Money market Brokerage Evergreen Pk 60805 Other City State Zip Code Credit Union 1 XXXX-Checking \$ 0.00 Person Who Was Paid Savings 9441 S Kedzie Ave Number Street Money market Brokerage Evergreen Pk Illinois 60805 Other State Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code City State Zip Code

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Debtor 1 Eric Owens Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Environmental law, if you know it Governmental unit Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Deb	tor 1				Owens		C	ase number (/	if known)		
		First Name	<u> </u>	Middle Name	Last Na	ime					
26.	Hav	e you been a party	y in any judici	al or administr	ative proceedir	ng under	any environm	ental law? Ir	nclude settlements	and orders	S.
		No Yes. Fill in the det	ails.								
					Court or agenc	y		Nature	of the case		Status of the case
		Case title			Court Name			-			Pending
		Case number			NumberStreet			-			On appeal
					City	State	Zip Code	-			Concluded
Pari	11:	Give Details Ab	oout Your B	usiness or Co	onnections to	Any Bu	siness				
27.	Witl	nin 4 years before	you filed for b	oankruptcy, dic	l you own a bus	siness or	have any of th	e following o	connections to any l	business?	
		A member of A partner in a An officer, di	a limited liabi a partnership rector, or mar	lity company (L	ade, profession, LC) or limited li	iability pa tion	artnership (LLP		part-time		
		_			quity securities	of a corp	poration				
	$ \mathbf{V} $	No. None of the a Yes. Check all tha				or oach h	nucinoso				
	Ш	res. Check all the	ат арріу ароу	e and illi in the			ure of the busin	ness	Employer Identifi		
		Business Name			_				EIN:	•	
		Number Street			Nome of		ant au baakka		Dates business e	xisted	
		City	State	Zip Code		account	ant or bookkee	spei	From	То	
					Describe	the natu	ure of the busin	ness	Employer Identifi		
		Business Name			_				EIN:		
		Number Street			_				Dates business e	xisted	
		City	State	Zip Code	Name of	accounta	ant or bookkee	eper	From	То	
					Describe	the natu	ure of the busin	ness	Employer Identifi		
		Business Name			_				EIN:		
		Number Street			Name of	account	ant or bookkee	eper	Dates business e	xisted	
		City	State	Zip Code	_				From	То	

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Deb	otor 1 Eric			Owens	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years creditors, or ot		or bankruptcy, did ye	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in t	the details below.			
	_			Date issued	
				_	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	_	
Pari	t 12: Sign Belo	NW.			
					erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debto	or 1		Signature of Debtor 2
					Date
		Date 4/12/2018			
ı	Did you attach a	dditional pages to	Your Statement of	Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
	<b>✓</b> No				
i	Yes				
ı	Did you pay or a	gree to pay some	one who is not an at	torney to help you fill out	bankruptcy forms?
ı	<b>✓</b> No				
i	Yes. Name of	person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Northern Dis	strict of Illinois	
re_	Eric Owens		Case No.	
	Debtor			(If known)
			Chapter _	Chapter 13
	DISCLOSURE OF	COMPENSATI	ON OF ATTORNE	Y FOR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of t	he petition in bankruptcy, or agre	eed to be paid to me, for services
	For legal services, I have agreed to ac	cept		\$4,000.00
	Prior to the filing of this statement I h	ave received		\$0.00
	Balance Due			\$4,000.00
2	. The source of the compensation paid	to me was:		
	<b>✓</b> Debtor	Other (spec	sify)	
3	. The source of the compensation paid	to me is:		
	<b>✓</b> Debtor	Other (spec	sify)	
<ul> <li>I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.</li> <li>I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.</li> </ul>				ss they are
5	In return for the above-disclosed fee,     a. Analysis of the debtor's finan- bankruptcy;	· ·		bankruptcy case, including: mining whether to file a petition in
	b. Preparation and filing of any p	petition, schedules, state	ements of affairs and plan which r	may be required;
	c. Representation of the debtor	at the meeting of credito	rs and confirmation hearing, and	any adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings	s and other contested bankruptcy	matters;
6	. By agreement with the debtor(s), the	above-disclosed fee doe	s not include the following servic	es:
		CERTI	FICATION	
	certify that the foregoing is a completor(s) in this bankruptcy proceedings.	e statement of any agree	ment or arrangement for paymen	t to me for representation of the
	4/12/2018		/s/ Hilary L Jabs	
	Date		Signature of Attorney	<del>-</del>
			Semrad Law Firm	
			Name of law firm	

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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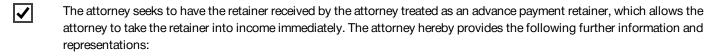
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$61.76 for expenses, leaving a balance due of \$4,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	4/12/2018	
Signed:	1	
/s/ Eric	Owens	
		/s/ Hilary L Jabs
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc">http://www.justice.gov/ust/eo/hapcpa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### UNITED STATES BANKRUPTCY COURT

**Northern District of Illinois** 

In re:	Owens, Eric  Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	RIX
Th knowledge	•	fy that the attached list of creditors is tr	ue and correct to the best of their
Date:	4/12/2018	/s/ Owens, Eric	
		Owens, Eric <i>Signature of Deb</i>	ptor

US DEPT OF ED/GLELSI 2401 Internal Lane Attn: Chhengre Lim Madison, WI, 53704

ILLINOIS DCFS c/o: Cheryl Ruth 100 S Grand Ave East Springfield, IL, 62762

GM Financial ATT: Mandy Youngblood PO Box 183853 Arlington, TX, 76096

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

WEBBANK/FINGERHUT 7075 Flying Cloud Dr Eden Prairie, MN, 55344

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

FST PREMIER 601 S Minneapolis Ave Sioux Falls, SD, 57104

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

WORLD FINANCE CORPORAT 6224 HEARNE SHREVEPORT, LA, 71108 DIVERSIFIED Po Box 1391 Southgate, MI, 48195

IRS Irs Mail Stop 4100 P-3 Kansas City, MO, 64999

Illinois DCFS c/o Latoya Frazier 509 S 6th St Springfield, IL, 62701

Illinois DCFS c/o Jennifer Mucha 509 S 6th St Springfield, IL, 62701

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Comcast (Xfinity) P.O. Box 3001 Southeastern, PA, 19398

Sprint PO Box 7949 Overland Park, KS, 66207

US Bank Po Box 790408 Saint Louis, MO, 63179

PLS Loan Store 346 Commons Dr # 348 Bolingbrook, IL, 60440

WORLD FINANCE 6 Meadowview Ctr Kankakee, IL, 60901

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$61.76 for expenses, leaving a balance due of \$4,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	4/12/2018		
Signed:			
/s/ Eric (	Dwens		
9	ri Owers	/s/ Hilary L Jabs	
Debtor(s	)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Re Retention of The Semrad Law Firm LLC

Dear Client,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 Bankruptcy. In addition to the terms contained in the "Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when our fees will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

The fee charged by the Firm will be paid through the Chapter 13 plan. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan.

The Firm is going to seek to have the attorney's fees and costs paid before your creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to your creditors. This includes creditors such as your mortgage company, your car note, parking tickets, taxes, and any other creditors that may be included in your plan.

In the event that your case is dismissed before completion of the plan, it is likely that the attorney fees will have been paid while little of your other debts, including the mortgage or car note, were paid.

The benefit that you will receive from the Firm is our commitment to perform any and all work reasonably necessary to represent you in this bankruptcy without requiring you to pay a substantial amount of the fee up front. Ordinarily, the majority of the work required in a Chapter 13 case is performed during the initial months of the representation prior to confirmation of the case.

There is the possibility that your creditors or the Trustee may object to the Firm being paid under this arrangement. In the event of such an objection, we may lower that amount that we will receive each month in order to resolve the objection. However, the creditor may seek additional attorneys fees as a result of this objection.

Despite the value that we see in this arrangement, the Bankruptcy Court has previously ruled that this fee arrangement offers no value to you because the action of paying your attorney before paying your creditors is a deviation from the Model Chapter 13 Plan that had been adopted by the Court. The language that we propose to enter into your plan will have the sole purpose of paying the Firm before your creditors. This language by itself serves only to benefit the Firm by paying its fees.

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

If you do not wish to pay your attorney's fees ahead of your creditors, you have the following options:

- a. You can to pay an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note and mortgage arrears in equal set monthly payments along with your attorney's fees; or
- b. If your budget allows, you can elect to pay a higher monthly Chapter 13 payment that would provide for equal set monthly payments to your car note and mortgage arrears while paying the attorney's fee within 12 months; or
- c. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your accepteance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

Accepted: '

Gri Ower

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Debtor 1 Eric First Name	Owens Middle Name Last Na		se number (if known)	
an temperate systematic	estions for Reporting Purposes	ime		
16. What kind of debts do you have?	16a. Are your debts primarily con- "incurred by an individual prim No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily businoney for a business or inves No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts you ov	narily for a personal, fa iness debts? <i>Business</i> tment or through the c	mily, or household purp s debts are debts that yo operation of the busines	ose." ou incurred to obtain s or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No. I am not filing under Chapter  Yes. I am filing under Chapter 7. D expenses are paid that funds  No. Yes.  Yes.	o you estimate that after		
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	<b>5</b> 0	,001-50,000 ,001-100,000 ore than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	50 million	00,000,001-\$1 billion ,000,000,001-\$10 billion 0,000,000,001-\$50 billion ore than \$50 billion
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	50 million	00,000,001-\$1 billion ,000,000,001-\$10 billion 0,000,000,001-\$50 billion ore than \$50 billion
Part 7: Sign Below	I have examined this petition, and I	declare under penalty	of perium that the inform	nation provided is true and
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 1 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill			under Chapter 7, 11,12, or 13 er, and I choose to proceed
	out this document, I have obtained	and read the notice re	quired by 11 U.S.C. § 34	42(b).
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, oboth. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			or property by fraud in
	/s/ Eric Owens Crun Signature of Debtor 1	Owen :	Signature of Debtor 2	
	Executed on 4/12/2018 MM / DD / Y	<del>///</del>	Executed on	// / DD / YYYY

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btor 1	Eric		Owens
	First Name	Middle Name	Last Name
btor 2			
ouse, if filing)	First Name	Middle Name	Last Name
ed States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
number			(State)
wn)	,		

Check if this is an amended filing

#### Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

✓ No

✓ Yes. Name of person

✓ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✓ Is/ Eric Owens

✓ Signature of Debtor 1

Date

✓ MM/DD/YYYY

Date

MM/DD/YYYY

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Debtor 1	Eric		Owens	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before you editors, or other parties No Yes. Fill in the details l		ou give a financial state	ment to anyone about your business? Include all financial institutions,
			Date issued	
			_	
	Name		MM/DD/YYYY	
	Number Street		_	
	, tumber culous			
	City S	tate Zip Code	_	
Part 12:	Sign Below			
true a ba	and correct. I understa inkruptcy case can resu	Ilt in fines up to \$250,000,	or imprisonment for up	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature o		,700 (00)	Signature of Debtor 2
	Date 4/12/	2018		Date
Did	you attach additional p	ages to Your Statement o	f Financial Affairs for Inc	dividuals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Ц	165			
Did	you pay or agree to pay	someone who is not an a	ttorney to help you fill o	ut bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debte	or 1 Eric First Name	Middle Name	Owens Last Name	Case number (if known)	
16.	Calculate the median	family income that applies to y	ou. Follow these steps:		
	16a. Fill in the state in w	vhich you live.	Illinois		
	16b. Fill in the number of	of people in your household.	1		
		amily income for your state and si			\$52,410.00
	household using the link spec	sified in the separate instructions for		a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	
17.	How do the lines comp			,,,	
				form, check box 1, <i>Disposable income is not determined on of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325		Calculation of Disposa	k box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your C	Commitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Copy your total average	ge monthly income from line 11			\$2,767.92
19.				not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjust	tment does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$2,767.92
20.	Calculate your curren	t monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$2,767.92
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your o	current monthly income for the ye	ear for this part of the for	m.	\$33,215.04
	20c. Copy the median f	amily income for your state and s	ize of household from li	ne 16c	\$52,410.00
21.	How do the lines com	pare?			
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.				
		nan or equal to line 20c. Unless of t period is 5 years. Go to Part 4.	therwise ordered by the	court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	Description have below				
	By signing nere, I d	eclare under penalty of perjury tha	at the information on this	s statement and in any attachments is true and correct.	
	✗ /s/ Eric Owe	ens C M. O. 1000	×		
	Signature of De	ebtor 1		Signature of Debtor 2	
	Date 4/12/20	18	]	Date	
	MM/DD/	YYYY		MM/DD/YYYY	
		, do NOT fill out or file Form 1220 , fill out Form 122C-2 and file it v		of that form, copy your current monthly income from lin	e 14

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#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Debtor(s)	Case No
		Chapter. Chapter13
	VERIFICAT	TION OF CREDITOR MATRIX
Th knowledge		t the attached list of creditors is true and correct to the best of their
Date:	4/12/2018	Owens, Eric  Owens, Eric  Signature of Debtor